

**Information to identify the case:**

Debtor 1	<u>Jeffery Chrostowski</u>	Social Security number or ITIN	<b>xxx-xx-6964</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-23826-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jeffery Chrostowski

2/20/18

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jeffery Chrostowski  
 Debtor

Case No. 17-23826-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 14

Date Rcvd: Feb 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2018.

db +Jeffery Chrostowski, 208 Oakview Drive, Prospect, PA 16052-3144  
 cr +WOW PARTERSHIP, L.P., 212 Outlet Way, Greensburgh, PA 15601, US 15601-7197  
 14698600 +Beacon Sales Acquisitions, Inc., c/o David Abrams, Esquire, Abrams Law Firm,  
 12A N. Meadowcroft Avenue, Pittsburgh, PA 15216-1504  
 14698603 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
 (address filed with court: Collection Service Center, Inc., P.O. Box 14931,  
 Pittsburgh, PA 15234)  
 14698602 ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623  
 (address filed with court: Collection Service Center, P.O. Box 1623, Butler, PA 16003)  
 14698605 +Dept. of HUD, Attn: C&L Service Corp/Morris-Griffin, 2488 E. 81st Street, Suite 700,  
 Tulsa, OK 74137-4267  
 14698606 +John Bulger, c/o Ryan Cribbs, Esquire, Lincoln Professional Bldg., 1714 Lincoln Avenue,  
 Latrobe, PA 15650-3097  
 14698607 +Michele Chrostowski, 208 Oakview Drive, Prospect, PA 16052-3144  
 14698608 +Nationstar, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620  
 14698609 +The Secretary of Housing & Urban Dev. of, Washington, D.C., The Wannamaker Building,  
 100 Penn Square East, Philadelphia, PA 19107-3323  
 14698610 +WOW Partnership, LP, c/o David K. Rudov, Esquire, The Frick Building,  
 437 Grant Street, Suite 1806, Pittsburgh, PA 15219-6101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QNLCDIELLO.COM Feb 21 2018 02:13:00 Natalie Lutz Cardiello, 107 Huron Drive,  
 Carnegie, PA 15106-1826  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 21 2018 02:41:25 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14698601 +EDI: CAPITALONE.COM Feb 21 2018 02:13:00 Capital One, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell  
 aty\* +Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826  
 14698604\* ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623  
 (address filed with court: Collection Service Center, Inc., P.O. Box 1623,  
 Butler, PA 16003)

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 22, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2018 at the address(es) listed below:

David K. Rudov on behalf of Creditor WOW PARTERSHIP, L.P. david@rudovlaw.com,  
 drudov@rudovstein.com;rstein@rudovstein.com;drudov@gmail.com;cheryl@rudovlaw.com;ashley@rudovlaw.com  
 James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
 bkggroup@kmlawgroup.com  
 Natalie Lutz Cardiello on behalf of Trustee Natalie Lutz Cardiello ncardiello@comcast.net,  
 ncardiello@ecf.epiqsystems.com  
 Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

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Date Rcvd: Feb 20, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Ronald B. Roteman on behalf of Debtor Jeffery Chrostowski rroteman@stonecipherlaw.com,  
ykocher@stonecipherlaw.com

TOTAL: 6